

Remarks

Claims 1-2, 4-7, 10, 12, 14-16, 18-21, 24, 26, and 28 are pending.

Claims 1-2, 4-7, 10, 12, 15-16, 18-21, 24 and 26 stand rejected under 35 USC 103(a) over US Patent 6,160,874 (Dickerman) in view of US Patent 6,310,873 (Rainis) in further view of US Patent 5,844,972 (Jagadish) or US Patent 5,659,601 (Cheslog). Claim 1 recites (1) at an end of the billing period, determining an amount to update the customer account based on the accumulated communications services events; (2) automatically generating an update request to update the customer account with the amount wherein the update request is in a format suitable for the financial bank card network; and (3) transmitting the update request to the financial bank card network. Neither Dickerman, Rainis, Jagadish, Cheslog, nor the combination of them teach or suggest all the claim limitations of claim 1. In regards to Cheslog, there is no proper motivation to combine Cheslog with Dickerman and Rainis. Cheslog teaches a cellular system for determining the most cost effective service plan for each user. The reference that the Office Action cites in Cheslog, col. 4, lines 53-67, and col. 5, lines 1-12 disclose calculating discounts for determining an optimal rate plan. Selecting rate plan for cellular services is not related to billing for accumulated communication services events to a financial bank card network. Also, the calculation of discounts does not teach or suggest automatically generating an update request to update the customer account with the amount as recited in claim 1. Cheslog also does not teach or suggest an update request that is transmitted to the financial bank card network. The basis of billing system being dynamic and updated does not teach or suggest with specificity the claim limitations where the update request is for accumulated communication service events at the end of the month for a financial bank card network.

Jagadish teaches a telephone card system that uses a customer billing plan to determine billing for calling card or prepaid calls. First, there is no motivation to combine Jagadish with Dickerman and Rainis. Jagadish teaches a telephone card solution as opposed to a financial bank card network solution of claim 1. Also, the billing Jagadish is on a call by call basis unlike the accumulation of communication service events of claim 1. Jagadish teaches calculating a discount amount in p. 6, col. 16-33 as opposed to teaching or suggesting an update request for an amount that is an accumulation of communication service events. As discussed above, the dynamic billing system of Jagadish does not teach or suggest with specificity the claim limitations where the update request is for accumulated communication service events at the end

of the month for a financial bank card network. Thus, claim 1 is allowable over Dickerman, Rainis, Cheslog and Jagadish. Claims 2, 4-7, 10, 12, 15-16, 18-21, 24 and 26 are allowable for the same reasons as claim 1.

Claims 14 and 18 stand rejected under 35 USC 103(a) over US Patent 6,160,874 (Dickerman) in view of US Patent 6,310,873 (Rainis) in further view of US Patent 5,844,972 (Jagadish) or US Patent 5,659,601 (Cheslog) and the admitted prior art. Claims 14 and 18 are allowable for the same reasons as claim 1.

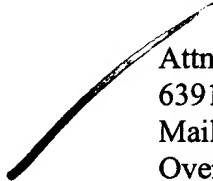


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